

VIA EFS

Date of Deposit: May 26, 2009

Attorney Docket No. 07473-038

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: Lawrence M. Sherman

Serial No: 10/817,139

Filed: April 2, 2004

For: SYSTEMS AND METHODS OF TARGETING SAVINGS

Examiner: Ojo O. Oyebisi

Art Unit: 3696

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION MAILED NOVEMBER 24, 2008

Sir:

Responsive to the Office Action mailed on November 24, 2008, Applicant submits this response to the issues raised therein.

Claim amendments begin on page 2.

Remarks begin on page 9.